

ITALY MAKES LOANS EASY FOR FARMERS

War Forced Development of
an Excellent System of
Rural Credit.

TERMS ARE LIBERAL

Cash Always Ready for Ma-
chinery or to Tide One
Over Until Harvest.

ALSO FAVORED IN TAXES

Bears Much Lighter Imposts
Than General Trade and
Industry.

Special Correspondence to THE NEW YORK
HERALD.

New York Herald Bureau, 100
Nassau St., New York.

Money may be next to impossible to get at present for the Italian manufacturer or business man, but for the farmer who wants to buy a new field or get the latest machinery or tide himself over until harvest time money is to be had at the bank nearest him without elaborate ceremonies and with liberal terms of payment.

Italy recognizes that she is an agricultural country, and her rural credit system is a shining proof of the Government's interest in stimulating the farmer to modern and efficient means of production. Much of the elaborate network of farm credit institutions was set up rapidly during the war, but unlike the hasty distention of industry, which was followed by an equally hasty collapse, this system is thriving and the fundamental principles laid down during the war hold good and are being extended.

Rural credit in Italy is a matter of geography, like many other important aspects of the country's life. In the excellently developed regions of the north, including Emilia, Liguria, Piedmont, Tuscany and Lombardy, credit institutions have grown up alongside of the cooperatives and other farm-workers' organizations and are dominated like them by the Catholic, Socialist or Fascist parties, as the case may be. In the less advanced southern part of Italy, Sicily and Sardinia, the State has had to take the initiative in making capital accessible to the farmer.

Farm Credits War Problem.

The question of farm credits was one of the chief ones before the Legislature during the war. Money was short, and at the same time farm production had to be increased. Therefore, from 1914 to 1921, thirty-eight different laws were passed extending and modifying credit institutions, putting State capital at the disposal of rural banks and greatly increasing the mobility of money for farm improvements and increased cultivation.

Before the war rural credit was extended by the State only for special purposes and in definite regions. The necessity for increased production during the war caused the passage of laws extending the privilege of farm loans to ordinary savings banks and to cooperative credit societies with a capital of 2,000,000 lire or more. These were allowed to engage in specified farm credit operations totaling a fourth of their capital. Several laws were passed regulating these loans with a view to making them accessible to the farmer.

A series of laws was passed in favor of the southern farmer, traditionally poor and in need of stimulation. This legislation, in fact, had begun in 1901 when measures authorizing the savings department of the Bank of Naples and the Bank of Sicily (State institutions authorized to issue currency) to take charge of farm credits for the province of Mezzogiorno and for Sicily, Sardinia, Calabria and the neighboring provinces.

These two banks, which are advanced capital by the State as needed, act through a network of cooperatives, rural banks, consortiums and other organizations close to the farmer. The smaller institutions clear through these banks, forwarding the farmers' savings and discounting their notes. Loans are made for the purpose of purchasing farm machinery, farm animals, land and for all sorts of improvements and are secured by the crops of the coming harvest. Loans for improvements are limited to 5,000 lire, running for one year, and for the purchase of farm machinery or animals to 2,000 and 3,000 lire respectively, running for three years. Loans made on harvested crops can be made only up to three-fifths of their value and run for six months with the privilege of renewal if part payment is made.

Many Restrictions Removed.

During the war a series of acts was passed greatly simplifying the making of farm loans and removing many previous restrictions. One of the most radical was that of May, 1917, which did away with the necessity of a written agreement of the basis of a loan and made it possible to obtain a loan, not on the basis of a single product as before, but on the whole estimated product of the farm. This law was passed especially to encourage grain growing.

Severe penalties were provided for

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THRIFT NEWS**

Envelope Chemises

Made of fancy flimsy in
white or flesh, with col-
ored trimmings. Reduced
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Second Floor.

Black Enamel Suit Cases

Just in time for the Labor
week end. Size 24-
26 inches. Pockets and
movable tray. Lined with
moiré. Part straps and
reinforced leather corners.
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Store Open Saturday,
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1872—Golden Anniversary Year—1922

Bloomingdale's

30th to 30th—Lex. to 3d Ave.

BRITISH COLUMBIA 'WRECKS' SUSPECTED

Frequency of Accidents Be-
gins to Arouse Officials
of Dominion.

LIQUOR CHIEF CARGO

Surprising Increase of the
Trade Between Victoria
and Mexican Ports.

YET WHISKY IS DISLIKED

Tale of Vessel With Jettisoned
Scotch Obliviously Rescued
From Waves.

Special Dispatch to THE NEW YORK HERALD.

VICTORIA, B. C., Aug. 26.—The frequency of the accidents sustained by liquor laden craft while making their way from British Columbia to Mexico is beginning to arouse official suspicion.

The question agitating the minds of British Columbia liquor board officers, customs men and legitimate liquor dealers is whether the disasters met with by the booze craft are genuinely accidental or "framed." Some of the circumstances give credence to the latter theory. The fact that many of the "wrecks" have occurred off the coast of California is one of those circumstances.

British Columbia Wet.

Exporting liquor from British Columbia is absolutely legal, because British Columbia is one of Canada's two "wet" provinces, the provincial government having control of all liquor sales, except those surreptitiously carried on by bootleggers. It is within the law, for instance, to buy whisky or any other potent beverage of that nature and ship it in any quantity to wherever there is a market, provided, of course, that the Government sells the stuff in the first place and gives its approval to the shipment, which is merely a formality.

This condition, coupled with the fact that just over the border is a nation of more than 110,000,000 persons denied the right of legally purchasing liquor, has appealed to the spirit of adventure and business acumen of a fairly wide circle of Pacific coast boat owners. But, of course, shipping liquor into the United States is illegal and so many run-runners who have attempted to elude the cordon of revenue cutters and special police have been caught red handed that the business of shipping across the border by automobile or down Puget Sound by gas boat has lost much of its glamour, except to those who don't mind spending half their time in the United States Federal penitentiary at McNeil's Island. "Bootlegging" is an ugly term. Indeed,

when the British Columbia liquor board took charge it was announced that the death knell of the bootlegger had been sounded. Perhaps it has been, even though you would find many well informed individuals on the coast eager to tell you that the bootlegger, if dead, is a lively corpse.

But if you speak of "legalized bootlegging" much of the harshness of the phrase is removed, and the term may fittingly describe this new development of international whisky running which has its origin in British Columbia Government warehouses and terminates, so far as the public is supposed to know, on the bleak coast of California or Mexico.

Whisky Is Jettisoned.

The Lady Mine is a schooner which saw her best days when seal hunting in Alaskan waters was legalized. She was a fast sailing, graceful craft in those days—when Victoria's sealing fleet. She made money for her owners and then, when the pelagic sealing treaty was signed and seal hunting was banned, except to the anchor for years. She is not so sound as she used to be, and when she was put into commission again to carry booze from British Columbia to Mexico it was not an entirely unnatural thing that she should fall a victim to a gale and run ashore.

The skipper later reported that the cargo had been jettisoned—perhaps that wasn't quite so natural. Members of the crew, disgruntled because of alleged bad treatment, told about the sudden appearance of the coast of Mexico of another vessel which obligingly took over the whisky cargo. That wasn't so natural, either; nor was the removal of the Lady Mine's masts to make her appear to be a legitimate merchant ship.

If the case of the Lady Mine was isolated, no one would give the matter a second thought, but there have been other happenings almost identical. The theory advanced—only a theory—is that perhaps the cargo wasn't really intended for Mexico at all, and that it was meant for the parched throats of wealthy southern Californians. It isn't an entirely lame theory, either, because Mexico never used to import liquor from Canada a few months ago for the simple reason that Mexico could get it just as cheaply from other sources.

Not Fond of Scotch.

Mexicans were never known to be strikingly fond of Scotch whisky, either, and Scotch is always one of the biggest items in these cargoes which leave British Columbia under Government sanction and arrive so one seems to know exactly where. Referring back to the Lady Mine again, when the vessel reached Mexico in a badly battered condition—the press dispatches said it—friend of one of the men on board gave out the intelligence that he had received a letter, saying that the expedition had been so successful that it would be possible to cruise the southern seas for months in idle luxury. More mystery!

"Why should we worry?" ask the customs men. "The owners go through the proper procedure. If the boat complies with regulations laid down by the department we give her a clearance."

After all, why should they concern themselves about what happens near the Mexican border? Wet goods destined for Mexico can be shipped in bond, without duty being paid, so long as the Canadian export charges are settled. A so-called Liquor Export Association was recently organized in Vancouver to handle liquor exports in a legitimate way, the object being to increase the province's revenue by the agency created by the export clauses of the Government control act. Officials of the association are protesting about this bonded shipment business.

BRITISH COLUMBIA SEES YELLOW PERIL

Tenth of Population Orientals,
Japanese Increase Four
Times Whites.

CANADA MAY SHUT DOORS

Negotiating for Agreements
With Asiatic Countries to
Cut Immigration.

Special Dispatch to THE NEW YORK HERALD.

VICTORIA, B. C., Aug. 26.—With one twenty-fifth of her population composed of Japanese and Chinese, California has for some considerable period believed she has an Oriental problem. British Columbia, with one-tenth of her population of 500,000 made up of Chinese, Japanese and Hindus, is beginning to feel that she, too, has a problem.

In 1910 only twenty Japanese children were born in British Columbia. In 1920, however, 657 were born. Last year the birth increase in the white population was seventeen per thousand. In the Chinese population the increase was sixty-nine per thousand.

There has been talk about the so-called yellow peril in British Columbia since, but only within recent months have legislative bodies shown much concern.

As a result of the pressure brought to bear on the Dominion Government by British Columbia representatives, supported by business, farm and labor organizations of the Pacific coast province, Canada is now negotiating for agreements with the Asiatic countries that will severely restrict immigration.

An agitation to prevent Orientals from leasing or buying farm lands in British Columbia is gaining headway, and the Government has adopted a vigorous attitude towards Japanese fishermen, many of whom are said to be operating off the coast without licenses and driving white fishermen out of the industry. Attorney-General A. M. Manson is trying to eliminate Oriental labor from the province's basic industries. He has approached the operators of lumber and pulp and paper mills first.

"I am satisfied that Orientals can be eliminated," stated Mr. Manson. "Possibly Orientals may work at a lower wage than a white man is willing to do. Nevertheless, in your industry, you are developing the natural assets of the province. The assets belong to our Anglo-Saxon people, and it is not right that white labor should be employed through-out your industry even if it does absorb a portion of your margin of profit."

"Realizing that the extent of the intrusion of the Oriental in this province is becoming greater every year, and that the menace has extended from the fishing industry to lumbering, then to agriculture and finally to mercantile pursuits, I have felt that our Government and our people should aggressively undertake to combat the movement. It would seem that the whole public of British Columbia is alive to the fact that we must fight the situation similar to that which has occurred in California."

"There has been extensive unemployment in British Columbia and it is only just that white labor should be given preference. While there are white men idle there should be no employment of Orientals except in industries that are not suitable for any one else."

ANGRY COUPLE ASK DAMAGES OF POLICE

Tried to Make Them Share
Room, Though Not Married.

Special Cable to THE NEW YORK HERALD.

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New York Herald Bureau, 100
Nassau St., New York.

An amusing incident came to light when an angry couple appeared before the Police Commissioner and demanded damages, alleging that agents of the police had attempted to make them share the same room without going to the trouble to ascertain whether they were married.

Investigation showed that the man had been found intoxicated by the police. Instead of arresting him they assisted him to an address he mumbled, as they understood it, where a woman, quite as inebriated, appeared at the top of the stairs and began to scold the tippler after the most approved fashion of the state spouse. The police started pushing their charge upstairs and the more the woman scolded the more the gendarmes were convinced they had brought the man home.

But just as the struggling trio reached the door of the apartment the man catapulted himself down the stairs and the angry woman pursued him. The next day both appeared at the police station and demanded amends. The woman said she had been waiting for her husband, who still was missing, and prevailed upon the police to search for him. They soon found friend husband, unable to remember either his name or his address.

All parties to the misunderstanding were subsequently released by the police with a few words of caution.

Final Clearance! Summer Dresses

for Stout Women

Imported
Dotted Swiss

Dress (pictured) is a youthful model fashioned along slenderizing lines. Panel on blouse, back and front, and four panels on skirt; bound with self colored organdy to match; fluted collar and cuffs. Other fashionable styles of Tissue Gingham, Normandy Voile.

Sizes to 56 Bust

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Formerly \$19.95

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A Special Sale of 5,000 Pairs Sturdy School Shoes For Boys and Girls

For Boys:
Sizes
Little Boy's: 9 to 13½
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Wide widths only.
In Tan and Black

\$2.49 a pair

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Made of strong, stout leather that will stand the strenuous wear and tear of school days.

Correctly built on lines that conform to the shape of the growing foot.

Carefully finished in every detail, according to Macy's standards.

MACY'S—Second Floor, Center, Rear.

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500 Vacuum Cleaners At the Remarkably Low Price

\$24.74
With Full Set of Attachments

Each cleaner is equipped with a full set of attachments, for cleaning draperies, furniture, mattresses, radiators and inconvenient, hard-to-get-at places.

Do you need a cleaner that has no motor troubles because it has such a very good motor; that is easy to carry upstairs because it is so light-weight; that will last for years without wearing out, because it is so sturdily built? Then you will want one of the cleaners in this sale.

These Thor vacuum cleaners have a welded steel body, which means greater endurance. The motor is made by General Electric and is guaranteed for one year against defective material and workmanship. The whole cleaner weighs only 9 pounds, and the 12-inch nozzle gets into corners easily and removes the dust and lint quickly.

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R. H. Macy & Co.
HERALD SQUARE
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For Other Macy Advertisements See Pages 23 and 24

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**Chapeaux
"Du Jour"
\$10.**

Presenting the season's
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at one moderate price.

This significant event, beginning tomorrow, includes 1000 hats—the last word in Fall styles.

The latest Paris creations have arrived, been discussed and copied. The Millinery Show has come and gone. There is no longer any guesswork as to what the Fall Mode will be. It is set.

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The collection comprises chic new hats for the street, exquisite and distinctive affairs for the afternoon and evening, and smart sport effects which no one can do without.

You will find them in various shades of Brown, Tan, Black, Navy, Henna, Gray, Purple and other decidedly new shades.

Sale begins Tomorrow on
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